

**Table 132. Private health insurance by health maintenance organization (HMO) and other types of coverage according to selected characteristics: United States, selected years 1989–99**

[Data are based on household interviews of a sample of the civilian noninstitutionalized population]

Characteristic	Private health insurance									
	Health maintenance organization <sup>1</sup>					Other				
	1989	1995	1997 <sup>2</sup>	1998	1999	1989	1995	1997 <sup>2</sup>	1998	1999
Number of persons in millions										
Total <sup>3</sup>	45.1	68.0	76.5	76.3	78.5	140.2	118.5	111.5	116.0	116.6
Percent of population										
Total, age adjusted <sup>3,4</sup>	18.4	25.9	29.1	28.3	28.8	58.0	45.6	41.2	43.3	43.0
Total, crude <sup>3</sup>	18.5	26.0	28.7	28.4	28.9	57.6	45.3	41.8	43.1	42.9
Age										
Under 18 years	20.1	27.2	29.9	30.1	30.4	51.7	37.8	36.2	38.3	38.4
Under 6 years	20.1	26.6	29.8	29.2	29.5	47.8	32.7	31.5	35.5	35.2
6–17 years	20.2	27.5	30.0	30.5	30.9	53.8	40.5	38.5	39.7	40.0
18–44 years	20.3	28.6	31.4	30.6	31.3	55.2	42.0	38.1	40.5	40.7
18–24 years	16.6	21.9	24.9	25.0	26.2	47.8	38.6	34.4	36.5	37.0
25–34 years	21.2	29.2	32.4	31.8	31.6	54.7	40.5	35.7	38.8	39.6
35–44 years	21.7	31.9	34.1	32.7	34.0	61.0	45.6	42.3	44.2	43.8
45–64 years	17.6	27.6	31.3	31.0	31.8	65.0	51.9	47.7	47.9	47.5
45–54 years	19.6	29.5	33.6	32.5	33.4	63.9	50.9	46.9	47.5	47.0
55–64 years	15.3	24.8	27.9	28.7	29.5	66.4	53.4	49.0	48.6	48.1
65 years or more	10.4	12.2	12.5	12.4	12.0	67.0	61.6	57.0	54.3	52.0
65–74 years	11.4	13.9	14.4	14.0	13.7	67.7	60.4	55.5	52.6	50.8
75 years or more	8.9	9.7	10.0	10.5	9.9	65.9	63.3	59.0	56.3	53.6
Sex <sup>4</sup>										
Male	18.5	26.0	29.0	28.3	28.8	58.2	46.2	41.8	43.7	43.2
Female	18.3	25.8	29.1	28.3	28.7	57.7	45.1	40.7	43.0	43.0
Race <sup>4,5</sup>										
White	18.1	26.1	29.3	28.3	28.9	61.4	48.6	44.7	46.9	46.6
Black	19.7	23.7	27.9	27.6	28.5	37.2	28.7	25.8	26.4	27.4
Asian or Pacific Islander	24.1	31.9	35.2	34.7	33.5	45.0	33.2	30.5	33.6	33.9
Hispanic origin and race <sup>4</sup>										
All Hispanic <sup>5</sup>	18.8	23.2	25.4	25.5	26.5	33.3	23.4	20.4	21.7	20.8
Mexican	16.6	21.5	23.6	23.8	24.9	30.3	20.9	18.7	19.4	20.5
Puerto Rican	16.6	22.3	23.9	26.4	27.2	28.3	24.8	20.9	23.0	21.1
Cuban	25.5	31.6	37.7	33.7	36.4	42.1	28.8	28.7	32.8	28.7
Other Hispanic	22.0	25.3	27.4	26.7	29.9	39.9	26.7	21.9	23.7	20.6
White, non-Hispanic	18.2	26.6	30.0	28.8	29.2	64.3	51.8	47.7	49.9	49.6
Black, non-Hispanic	19.7	23.8	27.9	27.6	28.6	37.3	28.9	26.1	26.5	27.4
Percent of poverty level <sup>4,6</sup>										
Below 100 percent	5.4	7.2	8.8	8.9	9.6	24.5	17.5	14.8	16.2	16.8
100–149 percent	13.4	16.3	17.3	17.1	15.5	42.7	33.5	26.0	27.0	25.1
150–199 percent	17.3	22.8	26.2	24.8	23.3	54.7	43.2	38.4	37.2	36.4
200 percent or more	22.5	32.7	37.1	35.1	35.8	68.0	54.9	50.0	52.0	51.2
Geographic region <sup>4</sup>										
Northeast	20.1	30.1	37.7	36.7	39.0	61.4	45.2	36.2	39.2	36.7
Midwest	20.2	23.4	25.6	23.8	24.3	61.6	54.3	51.5	55.2	55.6
South	11.7	20.7	23.6	24.0	23.8	60.3	46.2	43.2	43.1	43.3
West	25.7	33.2	34.9	33.3	33.2	46.6	34.8	29.8	32.9	33.5
Location of residence <sup>4</sup>										
Within MSA <sup>7</sup>	21.3	29.1	32.1	31.3	32.1	55.6	43.3	38.6	40.9	40.7
Outside MSA <sup>7</sup>	8.1	13.4	17.0	16.9	15.7	66.0	54.8	51.5	52.3	52.1

<sup>1</sup>Persons reporting private health insurance coverage are considered to have health maintenance organization (HMO) coverage if they responded HMO or Individual Practice Association (IPA) when asked their plan type.

<sup>2</sup>The questionnaire changed compared with previous years. See Appendix II, Health insurance coverage.

<sup>3</sup>Includes all other races not shown separately and unknown poverty level.

<sup>4</sup>Estimates are age adjusted to the year 2000 standard using five age groups: Under 18 years, 18–44 years, 45–64 years, 65–74 years, and 75 years and over. See Appendix II, Age adjustment.

<sup>5</sup>The race groups white, black, and Asian or Pacific Islander include persons of Hispanic and non-Hispanic origin; persons of Hispanic origin may be of any race.

Other race groups are not shown because sample sizes are too small to obtain reliable estimates.

<sup>6</sup>Prior to 1997 percent of poverty level is based on family income and family size using Bureau of the Census poverty thresholds. Beginning in 1997 percent of poverty level is based on family income, family size, number of children in the family, and, for families with two or fewer adults, the age of adults in the family. See Appendix II, Poverty level. Missing family income data were imputed for 17 percent of the sample in 1994, 16 percent in 1995, and 17 percent in 1996. See Appendix II, Family income for information on the imputation process. Percent of poverty level was unknown for 20 percent of sample persons in 1997, 25 percent in 1998, and 28 percent in 1999.

<sup>7</sup>MSA is metropolitan statistical area.

NOTE: Data for additional years are available (see Appendix III).

SOURCES: Centers for Disease Control and Prevention, National Center for Health Statistics, National Health Interview Survey, health insurance supplements (1989, 1994–1996). Starting in 1997 data are from the family core questionnaires.